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## THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No.

09/259,770

Confirmation

: 5669

Applicant(s)

: Stephen J. Hodgdon

Filed

: March 1, 1999

Title

: THE SELIGMAN HARVESTER RISK MANAGEMENT SYSTEM FOR

ACHIEVING A RECOMMENDED ASSET ALLOCATION AND

WITHDRAWAL STRATEGY

Art Unit

: 3624

Examiner

: Jagdish PATEL

Docket No.

: 3635-4000

Customer No.

: 27123

## AMENDMENT UNDER 37 C.F.R. 1.111

Mail Stop Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

In response to the Office Action of October 15, 2004, please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 13 of this paper.